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## Factors causing stress among Pakistani working women

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**Abstract:** *Women are traditionally considered to be confined within the four walls of their houses in the developing countries. They are still unable to play an active role in the development of society. They are striving to make their identity as an integral part of the society. Being a member of conservative developing society, women are still facing many hindrances, causing stressful situation for them, which prohibits them to participate actively in the economic development. This paper attempts to explore the critical factors creating stress among Pakistani working women. Based on literature review, the key stressors were identified to be as work life balance, gender discrimination, peers' behaviour, lack of promotional opportunities and sexual harassment. These factors were found to be creating physiological, behavioural and psychological problems. The target of this study was the women working in secretarial and administrative positions in Pakistani organisations. Regression analysis was conducted to find*

out the impact of these stressors on working women. The results revealed that sexual harassment, peers' behaviour and lack of promotional opportunities were the most dominant stressors.

**Keywords:** Working women, Stress, Work Life Balance, Gender Discrimination, Sexual Harassment, Peers' Behaviour, Pakistan.

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## 1. Introduction

The rapid growth in businesses and conversion of world into a global village has increased the competition among the industries and organisations. The global economy has reduced the distance among different nations. This interactive scenario has compelled organisations to be more innovative and employ a diverse workforce. Organisations providing more opportunities to women create a pool of talented employees that leads them to retain a competitive workforce (Sparrow, Schuler, & Jackson, 1994). Women have the ability of handling multiple tasks concurrently. This ability enables them to be a valuable asset for the organisation, which is not so easy for the male employees (Standing, 2000). The behavioural aspect of women is also very important. Women can more effectively socialize and interact with people due to their "other-oriented" personality dimension (Elron & Kark, 2002).

Women face many socio-economic-political constraints that make it difficult for them to play an effective role not only in the development of their organisations but in the overall economy as well. Women are not only having necessary technical knowledge, but are competent to perform the tasks in manner not less efficient than men and are found to be more committed (Liff & Ward, 2001). Their compassionate communication style helps to improve the relationship in workplace by augmenting the others' self worth, however, this ability is taken negatively and women are exploited due to their empathetic nature despite the fact that they are regarded and respected as fellow workers (Standing, 2000).

The dynamic working environment, technological advancements and increased competition has increased the stress among workers especially women workers. Béjean and Taïeb (2005) found in their study that work-related stress affected about 400,000 people out of a working population of 23,530,000 (between 1.3% and 1.7%) in year 2000. This stress gave birth to many of the physiological problems. The more painful aspect shown by them is the death of about 3,600 persons due to the illness resulted by the said stress. This stress also caused psychological and behavioural problems among the people. Many of the people started using alcohol and they adopted a more risk seeking behaviour. Likewise, in a study commissioned by Australian Psychological Society in 2013 found that one in every four working women experienced moderate to severe stress levels (Maurice, 2014). According to WHO (2015), 4.4% of global population is affected by stress and depression and the incidence is higher among female population (5.1%) as compared to men (3.6%).

Pakistan being a developing country faces numerous mental disorders especially stress and depression, mainly due to poverty, personal and occupational insecurity, lack of education, rising inflation, and political situation. The incidence of stress and depression related diseases have increased tremendously in the country (DAWN, 2011). According to Dr. Iqbal Afridi, President

of Pakistan Psychiatric Society, one in every three is suffering from either stress or depression and related diseases (TVI, 2017). In a study conducted by Aga Khan University in 2005-2006, reported that 34% of population suffers from stress, anxiety and depressive disorders (TVI, 2017). Recently, in a report published in The Express Tribune, highlights that 50 million people in Pakistan suffer from common mental disorders such as stress and depression. The report states that 44% of entire Pakistani population is affected by depression, affecting 57.5% for the female population (Sarfraz, 2017).

This paper attempts to study the factors that are causing stress among Pakistani working women and their impact on the wellbeing. Pakistani women have not enjoyed the same opportunities and advantage as available to men of their class. There are social, cultural and religious constraints that have played their role in prohibiting the entry of women in the job market. Different kinds of barriers are confronted by women, right from the independence of Pakistan, causing their exclusion from the professional life. Women are taught by their parents that they have to be confined in their homes and they are not allowed to contact with men outside their home. These misconceptions have created a lot more problem for women.

Women in Pakistan have been struggling to establish an identity and create their mark in the social as well as organisational spheres. Over the past two decades, there has been a tremendous growth in educational institutions providing requisite education to women, enabling them to enter into the professional careers. This emerging upward trend of higher literacy levels in the female population has drastically changed the societal and organisational landscapes. Women are no more conservatively confined to the four-walls of their homes, but are vigorously participating in the economic activities resulting into the wellbeing of their families. Despite all these changes in the Pakistani society, working women are still facing a lot of problems creating stress among them.

The spread of education among the masses has changed this situation during the couple of decades, but even in urban areas, a woman travelling to work will have to be ready for stares and rude remarks from the strangers. Many employers prefer to hire women for certain jobs because they are perceived as obedient and docile. Due to socio-cultural factors, women often remain in a state of stress inside and outside their workplaces. This stress affects adversely their behaviour and health. Most of the health problems faced by working women are created due to stress caused by these factors. Therefore, it is imperative to study the factors that are causing stress among Pakistani working women and effectively mitigating the harmful effects of these stressors so that Pakistani women can effectively participate in the development of their organizations and society in general.

## **2. Literature Review**

### **2.1 Stress**

According to Gardazi, et al. (2016), stress produces strain within the individuals while pushing the psychological and physiological factors beyond their stability. It may have very strong effect on the health and performance of an individual (Lecompte, et al. 2017). The situation that is overwhelming an individual and he/she feel difficulty in coping with it, can be referred to stress. According to Hussain, et al. (2016), stress is a threat of expected future harm, either physical or psychological events lowering an individual's self-esteem. Stress is a gap between the perceptions of demands on the people and their ability to meet those demands. Higher this perceived mismatch, higher will be the level of stress (Mian, et al. 2016). Stress is found in every occupation regardless of the field of the enquiry (Malik, Björkqvist & Österman, 2017).

However, the incidence of the stress in all working and other classes of the society is on the increase (Zafar, Siddiqui, Jamali, & Razzak, 2016). The evidence of this development can be found in a number of sources such as surveys, longitudinal studies and absence statistics (Warraich, Ahmed, Nawaz, & Khoso, 2014). As per the study of the World Health Organization mental illness will be the second major cause of disability around the globe, after coronary disease (Malik, et al. 2017). Stress creates an environment that helps breed the common mental disorders such as depression.

The literature on occupational stress shows a number of job related factors affecting the employees' behaviour which may cause disturbance in routine life of the employees. The factors like work overload, role ambiguity, role conflict and poor working conditions, associated with a particular job, causes occupational stress among the workers (Malik, et al. 2017). Takrim, and Siddiq, (2016) observed that job environment plays a very significant role in the creation of stress. The researchers have emphasised on the individual demands of different jobs potentially exhausting the physical and psychological resources of employees in the organisation over a period of time. Stress at job can be ascribed to the factors like poor working condition, shift work, excessive work load, long hours of work, role conflicts, role ambiguity, colleagues or subordinate officers, poor relationships with the boss, risk and danger etc.

Occupational stress can be grouped in related social issues and related to the psychological cause of the individual (Warraich, et al. 2014). Besides, this various internal and external factors are also responsible for the occupational stress and their contribution is also found to be significant (Malik, et al. 2017). An individual is always becomes a victim of it in one way or the other. However, it is an established phenomenon that our societal conditions warrants that women are emotional their counterpart and they are more likely to fall prey to occupational stress (Zafar, et al. 2016).

## **2.2 Stressors**

Most of the stressors faced by working women are same as experienced by their male counterparts, but there are some unique stressors faced by working women. These stressors are stereotyping, discrimination, work/home conflicts and social isolation. In addition, for the women working outside their homes, tending the children and taking care of aging parents is a continuous source of stress (Gardazi, et al. 2016). It is perceived that women are less capable to cope with the stressful situations. It is very difficult for them to deal with work and stress at the same time. The pressurised work environment becomes an extreme source of stress and women are not as capable of dealing with this situation as men due to their delicate nature. This situation dictates that women are more prone to the stress related illness (Malik, et al. 2017).

Everyone irrespective of age gender and occupation deals with the stress in a unique manner (Awe, et al. 2016). The occupational stress which poses a formidable challenge leaves both physical as well as emotional implications on the individual (Dupéré et al., 2015). There are several factor which contribute to the occupational stress, such as introduction of the new technologies, change or re-modification of the employment and work policies, the exorbitant challenge of changing economic conditions, the change in the market dynamics, organizational change, work load, golden handshake and layoffs, workforce diversity, and job insecurity to name a few (Ahmad, Hussain, Ahmad, & Islam, 2017).

### *2.2.1 Work Life Balance*

The work-life balance is a major concern for the working women especially for the married ones. Sometimes it becomes difficult to mark a clear distinction between work and home. The inter-intrusion of home and work cannot be easily prohibited. The results of a telephone survey conducted in New Zealand showed that working women always try to use the office phone facility to keep in touch with their children at home during the working hours (Takrim, & Siddiq, 2016).

Work life balance is the degree to which an individual is involved in both personal and professional life and also at the same times how much that individual is satisfied from the both in their respective domains (Deery & Jago, 2015). Work life balance play a pivotal role as it involves the personal as well as the professional domains of an individual (Arif & Farooqi, 2014). A deviation from one means more inclination towards the other which further result in the disequilibrium of the individual's life. Eventually, with such deviation the individual is met with challenge of brining stability to his /her life (Syed, Arain, Schalk & Freese, 2015).

Some researchers (Naz, Fazal, & Khan, 2017) have found that the devotion of time to work and family roles and the scheduling of that time, cause work-family conflict. Studies examining the outcomes of work-family-conflicts have found a strong positive relationship to health complaints, job dissatisfaction and work and family distress. The house hold responsibilities of women include tending the children, maintenance of home and nursing of their old parents or the parents of their grooms. Married women (due to the birth of children) need to take more breaks during their career which leads to a longer career path. The way to career growth is relatively difficult for women as compared to men because organisations do not allow them to take breaks. Moreover very few organisations assess their training needs upon their return from the break (Syed, et al. 2015).

### *2.2.2 Gender Discrimination*

Dual responsibility (home and work) is not the only stress but there is gender discrimination and stereotyping regarding women, evidently prevailing in the work place environment. Women are perceived as poor managers. People are of the view that women are not as much motivated and career oriented. Organisational culture plays a very important role in this gender discrimination. The culture with a diverse workforce can help to reduce this gender discrimination (Yasin, & Naqvi, 2016).

Gender roles are created and reinforced by family relationships that conform to the norms and values of the society (Mian, et al. 2016). However, these roles constructed for men and women are rarely neutral in nature because of the power relations exhibited by the society. Some of these relations are privileged while others are marginalized. These relations further create occupational identities dominated by either gender. The result is the stereotyping of male-female relationships that influence the behaviour of either of the sexes and their interpretation (Hussain, et al. 2016).

As the dual responsibility of the personal and professional life is challenging for the Pakistani working women, yet the complexity is compounded by the prevalence of the gender discrimination which is an open secret (Delavande & Zafar, 2014). Despite of the efforts taken both on the part of the civil society as well as on the official satire of the government to promote the equal opportunity and secure the work place for women, it remains a gigantic challenge in the case of Pakistan (Shaukat, Siddiquah & Pell, 2014).

### *2.2.3 Lack of Promotional Opportunities*

The gender equality is being reinforced in the organisations with the help of different regulations but women are still discriminated in various dimensions like occupational and economic gains (Ali, et al. 2017). The consideration of gender differences in the workplace affects salary and promotional opportunities. The gender discrimination leads to the evaluation of women as less acceptable candidates for the challenging jobs (Farid, et al. 2016). This is a common illusion that the women do not possess the required skills for handling difficult tasks (Akanbi, 2016) and men still dominate the senior positions in organisations (Ukil, & Ullah, 2016). Where women are experiencing glass ceiling, a glass wall is also confronted by them in the form of barriers arising from the organisational culture and traditions (Mian, et al. 2016).

Female officers are still less accepted and feel isolated in organisational setting. They need to work hard to prove their identity (Farid, et al. 2016). The research report that people view women as emotional, irrational, illogical and lack in making an objective analysis of the situation (Ukil, & Ullah, 2016). Women are considered to be appropriate only for secretarial jobs and are usually confined to the lower level of hierarchy in an organisation. Whereas female officers are also very much committed to their job responsibilities, and it is not justifiable to assign them obscure roles only (Bibi, Pangil, Johari & Ahmed, 2017).

#### 2.2.4 Peers' Behaviour

Women at work are made to feel socially isolated by their male counter parts. *"The men I worked with treated me like some sort of pet. They would say, oh, we mustn't say that in front of.... It made no difference when I told them that I didn't mind, and I felt very isolated. They would go to their all-male clubs at lunch-time, and that, of course, is where a lot of the real business goes on and I was excluded from it"* (Quote from woman trainee in Davidson et al. 1992).

Most of the organisational cultures are male dominated. These cultures reflect the customs, beliefs, norms and values, established by the male members of the organisations. All the interpersonal relationships are governed by these customs and values. Women are treated differently and they are excluded from the informal networks and social events. Therefore, women cannot avail the opportunities of building up networks and sources of informal power. Male usually feel comfortable while interacting with their male colleagues and they prohibit the entry of women into their networks. This situation gives women a feeling of social isolation. Akanbi, (2016) has given an example, that a male was promoted in an organisation because he used to play squash with the men making the decision in the organisation and a women deserving that promotion was not considered.

The male domination leaves a bitter impact on the females as they usually remain suspicious of their behaviour for the one reason or the other (Parach & Shahzad, 2017). Similarly the gap between the male and the female were also intensified the social norms and cultural values which also give air to the same gap (Yadav & Dabhade, 2014). The women usually left aside and often regarded a subdued subject to the male domination. However there are certain exceptions such as in the case of the civil services and university employment, though such exceptions are only found at the higher level of hierarchy (Parach & Shahzad, 2017).

#### 2.2.5 Sexual Harassment

Most of the working women, especially in lower positions, are supervised or managed by men. This situation increases the risk of sexual harassment by their male supervisors (Farid, et al. 2016). Sexual harassment is a form of sex discrimination and one of the major employment related discrimination against women (Lee & Greenlaw, 2000). Women reporting to a male

supervisor are more prone to sexual harassment (Sultan, et al. 2016). Mushtaq, et al. (2017) found in their study that women supervised by men experienced more frequent sexual harassment than women working under the supervision of women.

Women's role is changing in the society predominantly owing to the increased pace of the socio-economic and technological development (Salman, & Saleem, 2016). Of this development, globalization is the very factor which has successfully resulted in the increased involvement of this faction of the society in the active work (Aman, et al. 2016). Globally this involvement on the part of women is considered to be indicator of the national development. However, the same involvement is being shattered in the society at the very hand of the sexual harassment (Ali & Kramar, 2015). Sexual harassment is commonly practised by the seniors or the bosses who enjoy a hierarchical authority over the female employees. Sexual harassment negatively affects the job performance and task accomplishment (Jaleel, et al. 2015). This trend persist regardless of the modernisation and open mindedness, as female workers are still being harassed at workplaces, thus resulting in the negative reflection of the performance of their task and job (Zia, Batool & Yasin, 2016).

### **2.3 Effects of Stress**

The outcomes of stress can be physiological, psychological or behavioural problems. Prolonged exposure to job stressors may cause severe physiological and psychological illnesses. This illness can be in the form of increased depression and coronary heart diseases. There is no acute stress reaction and illness by any particular job stressor but a range of problems is associated with these stressors (Mushtaq, et al. 2017).

Sultan, Khawaja, and Kousir, (2016) explained the relationship between physical illness and psychological stress, still much is required to be learnt about the consequences of psychological distress. High stress accompanied by persistent hyper stimulation may cause damage to one or more physical systems. The symptoms of stress can be lack of energy, high blood pressure, taking over the counter medication, depression, increase in appetite, trouble concentrating, restlessness, tensions and anxiety (Ukil, & Ullah, 2016). The individual having the above symptoms can be under a stressful situation.

Latif, et al. (2016) highlighted that muscle tension, increased heart rates associated with high blood pressure, are all due to the stress leading to gastrointestinal, cardiovascular, respiratory, musculoskeletal, skin, immune, and psychological disorders. Although the precise mechanisms by which chronic or severe stress could lead to development of physical health problems remain unclear, but it has been speculated that functional changes in hormonal systems could result in weakened immune systems and consequent increased vulnerability to various diseases (Syed, et al. 2015).

Ugwu, et al. (2016) also observed a close linkage between ill health and high level of occupational stress. Obviously an ill employee cannot perform up to the mark. It may become discernible by the presence of headache, sleeplessness, lack of concentration, short tempering, loss of appetite, job dissatisfaction and lowering of morale. Other indications of presence of job stress may include tightness in the chest, high blood pressure, heart problems, muscular tensions and ache, snapping and arguing with others, aggressive or hostile behaviour, blaming others or administration for tension, absenteeism and high job turnover rate.

There are number of studies confirming job stress due to high demand and low control in the workplace. For instance, the study conducted by Riaz, et al. (2016) showed that the physicians have high control over their jobs as compared to the medical students. The medical students

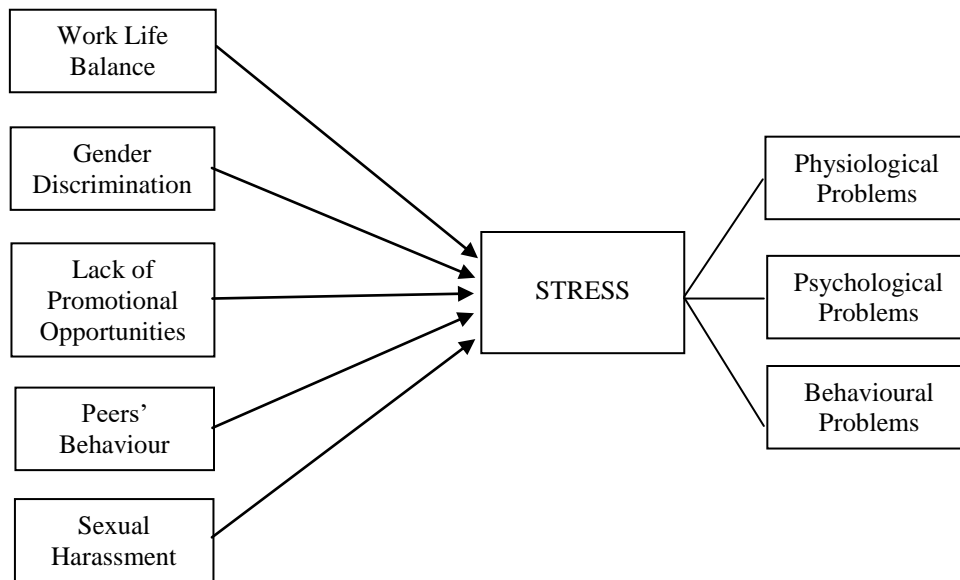


experienced more stress than physicians. Syed, et al. (2015) found in their study that freedom of decision making at job helps to reduce the death rate from heart disease. Moreover, high demand and less decision making power increases the risk of heart diseases and this risk of heart disease is greater for the white-collar workers than blue collar ones. It was identified that shift work can be a cause of number of physical problem, including sleeplessness and gastro-intestinal problems. Moreover, this can also interfere with the family life

The jobs with high demands and low control increase the risk factor of hypertension and heart diseases (Latif, et al. 2016). Social environment at workplace is an important factor contributing to the stress level on job. The relationship between supervisor and workers also plays a very important role in stress creation among the employees. Salman, et al. (2016) found that workers experienced more negative moods on the days when they had a distressing interaction with their supervisors.

In today's career-driven society, work can be a continuous source of stress. The major causes of work stress can be job dissatisfaction, workload, low salary, office politics, and conflicts with your supervisors or co-workers. It is the responsibility of management to identify the factors creating stress and reduce their intensity. Researchers such as Riaz, et al. (2016) have identified various symptoms and causes of stress in workplace like, long working hours, poor work performance, conflicting interpersonal relationship, insufficient pay, pressure to complete their assignments in urgency, poor working conditions, excessive paperwork, overloaded work stations, and many more.

In the light of the literature review the researchers have developed the model given in figure 1.



### 3. Research Methodology

For the present study non-probability purposive sampling technique has been adopted with focus on working women especially those having minimum of one year experience. The sample consisted of working women from telecommunication, banking and media industries. The average age of the respondents was between 21-30 years, having post graduate educational level. Regarding marital status of the respondents, 109 were single while the remaining was married.

The average experience of the respondents was 6 years and majority of them were working at ministerial and secretarial positions.

Instrument for the study was developed keeping in view the Pakistani context and after extensive review of relevant literature. The items developed were sent to various practitioners and academicians for face and content validity. The initial instrument consisted of 53 items. There were five independent variables of the study measured through 41 items: work life balance (8 items), gender discrimination (8 items), peers' behaviour (5 items), lack of promotional opportunities (6 items) and sexual discrimination (6 items). All the items related to independent variables were rated on 5 point Likert scale (5 = Strongly Agree to 1 = Strongly Disagree). Stress was measured in terms of physiological (8 items), psychological (4 items) and behavioural problems (8 items) faced by working women. These items were also rated on 5 point Likert scale (5 = Very Often to 1 = Never). Pilot testing was done on a sample of 30 and the result ( $\alpha = 0.683$ ) showed that the instrument was reliable for further statistical analysis. A total of 300 questionnaires were distributed in different organisations of Pakistan. 243 questionnaires were received out of which 211 were appropriately filled and were used for further statistical analysis. The response rate attained was 73.33 percent.

Factor analysis was conducted to check whether the items were loading on to their desired factors or not. After factor analysis out of 53 items 42 items were retained which were then used for further statistical analysis. Items deleted were from work life balance, gender discrimination, physiological problems and behavioural problems. After the factor analysis, Cronbach alpha reliability for dimensions came out to be: work life balance ( $\alpha = 0.905$ ; 6 items), gender discrimination ( $\alpha = 0.754$ ; 4 items), peers' behaviour ( $\alpha = 0.891$ ; 5 items), lack of promotional opportunities ( $\alpha = 0.892$ ; 6 items), sexual harassment ( $\alpha = 0.921$ ; 6 items); physiological problems ( $\alpha = 0.806$ ; 5 items), behavioural problems ( $\alpha = 0.617$ ; 6 items) and psychological problems ( $\alpha = 0.850$ ; 4 items). Correlation was applied to find out the inter-relationships among the variables and regression analysis was conducted to find out the model accuracy.

#### 4. Results and Discussion

The descriptive statistics were obtained to check for the normality of the data. The results of descriptive statistics are given in Table 1 which is showing the value of mean, standard deviation, skewness and kurtosis. The values of skewness and kurtosis are authenticating the normality of data.

Table 1: *Descriptive statistics*

	Mean	Std. Dev.	Skewness	Kurtosis
Work Life Balance	3.7393	.99907	.082	-1.258
Gender Discrimination	3.0806	.57063	.929	1.272
Peers' Behaviour	4.0436	.67527	.580	.657
Lack of Promotional Activities	4.7733	.94495	-.062	-.901
Sexual Harassment	4.0213	.85539	.731	.377
Physiological Problems	4.7405	.75508	.410	.268
Psychological Problems	4.0788	.87548	.789	1.567
Behavioural Problems	2.8128	.87202	-.069	-.130

Table 2 is the correlation matrix showing the inter correlations among the variables. The matrix is showing that all the correlations are positively significant at  $p < 0.01$  level.

Table 2: *Correlation Matrix*

	Stress	1	2	3	4	5
Stress	1					
1. WLB	.225**	1				
2. GD	.291**	.496**	1			
3. PB	.490**	.451**	.489**	1		
4. LPA	.433**	.559**	.306**	.595**	1	
5. SH	.541**	.318**	.390**	.561**	.418**	1

\*\* Correlation is significant at the 0.01 level (2-tailed).

WLB Work Life Balance, GD Gender Discrimination, PB Peers' Behaviour, LPA Lack of Promotional Activities, SH Sexual Harassment

The data was regressed using multiple regression. Table 3 provides the results of regression analysis.

Table 3: *Regression Analysis*

	R	R <sup>2</sup>	$\beta$	<i>t</i>	<i>Sig.</i>
	.609	.371			
Work Life Balance			-.083	-1.719	.087
Gender Discrimination			.061	.759	.449
Peers' Behaviour			.177	2.255	.025
Lack of Promotional Activities			.159	2.969	.003
Sexual Harassment			.281	5.329	.000

a. Predictors: (Constant), Sexual Harassment, Work Life Balance, Gender Discrimination, Lack of Promotional Activities, Peers' Behaviour

b. Dependent Variable: Stress

The value of multiple R is 0.609, showing a strong relationship between the set of independent variables and dependent variable. The value of R<sup>2</sup> is 0.371, revealing that there is a total 37.10% variation accounted for the dependent variable (stress) due to the set of independent variables. Table also provides the value of individual coefficients of all independent variables. These coefficient values illustrate the impact of the independent variables on the dependent variable. The  $\beta$  value of work life balance is 0.-083 and it has surprisingly a negative sign showing a

negative relationship with the stress. This might be due to the large number of single women in the sample. Single women do not face the problems of work life balance as they enjoy some independence at their houses as compared to married ones. However, the probability of t-statistics is -1.719 ( $p > 0.05$ ). This low significance level of the work life balance is showing a little evidence regarding the slope of beta coefficient of this variable. The negative relationship of work life balance with stress is not authenticated. The beta coefficient of gender discrimination is 0.061. The relationship of gender discrimination with stress is although positive but it not significant as revealed by the t-statistics that is 0.759 ( $p > 0.05$ ). The role of gender discrimination in the creation of stress on working women is marginalized. The beta coefficients of Peers' Behaviour, Lack of Promotional Opportunities and Sexual Harassment are 0.177, 0.159 and 0.281 respectively. All these coefficients are significant as shown by the probability statistics. The probability of t-statistics is 2.225 ( $p < 0.05$ ), 2.969 ( $p < 0.01$ ) and 5.329 ( $p < 0.001$ ) respectively. All these relationship are significant showing that these are the major contributors of stress creation among working women. Sexual harassment is the most significant variable having a major impact of 28.10% on stress.

The study results show that Lack of promotional opportunities, peers' behaviour and sexual harassments are the main contributors of the stress creation among the working women in Pakistan. Women have always been facing stereotyping. They are only considered appropriate for the certain jobs like secretaries, administration staff and support staff. They are treated differently by their male colleagues which gives them a sense of separation. They feel the way they are being treated by their colleagues is unfair. This is in accordance with the results of study conducted by Standing (2000), Agolla, (2009), Ali & Kramar (2015). Most of the male supervisors are of the view that the women do not have the required wisdom to make and implement the decisions.

Sometimes they feel themselves as a separate individual due to their gender and the feeling of social isolation predominates among them (Davidson, and Cooper, 1992; Delavande, & Zafar, 2014). Moreover, whenever there are some promotional opportunities in the organisation, their male colleagues are preferred over them (Fagenson, 1993; Kottis, 1993; Hussain, et al. 2016). Working women strongly feel that their inputs are greater than many of their male colleagues but output received from the organisation is not up to the mark (Fagenson, 1993; Mian, et al. 2016). Women are made to feel that they are not the active part of the organisation. The assignments given to them do not elicit creativity and challenge. They feel that they cannot utilize their sense of creativity while their male colleagues have such opportunities available to them (Taylor & Ilgen, 1981; Akanbi, 2016). The male colleagues are always preferred over them in case of emergence of some promotional opportunities in the organisations. There is a general feeling among working women that the management do not give them the respect which they deserve. The prevailing working environments in the organisation are not such where diverse individuals can work happily and effectively without any differences for the prosperity of the organisation and themselves (Denise, 2003; Jaleel, et al. 2015). Working women are not involved in the decision making process, whenever decisions have to be made, they are not consulted (Earnshaw, et al. 1990; Farid, et al. 2016). Their opinions and advices are given no importance. Their male supervisors and peers have a view that women do not have enough wisdom to make and implement the decision.

Working women also face sexual harassment by their male colleagues in different forms. Due to the sociological and cultural factors in Pakistan, physical harassment is very rare. But the male colleagues discuss sexual matters in front of women. They crack sexual jokes in front of their

female colleagues making them feel uneasy while sitting in these types of settings. Mostly, male workers in an organisation unnecessarily keep on gazing at women (Robert & Greenlaw, 1995; Piotrkowski, 1998; Ali & Kramar, 2015). All of these factors create immense stress on working women. The stresses created by different stressors have different effects on the behaviour, psychology and health on the women. This stress leads to a number of behavioural, psychological and physical problems (Luthans, 2002; Robbins 2003; Malik, et al. 2017). They feel irritated, anxious, short tempered and intolerant. Whenever they have to cope with the difficult situations nervousness over whelms them (Joelson & Wahlquist, 1987; Gardazi, et al. 2016). Despite the fact that there exist sexual harassment laws at work places in Pakistan, the law is not effectively implemented and working women do not disclose the harassment activity either to their fellow women colleagues or to supervisors mainly due to the fear of reprisal from their perpetrators or from organization itself.

Physical problems are also there due to stress faced by working women. In fact the physical problems have a very adverse impact on the health of women. These problems may include musculoskeletal system problems (pain in back and head) cardiovascular system problems (abnormal blood pressure and pulse) and immune system problems (feel unable to fight against illness) etc. (Agolla, 2009; Ukil, & Ullah, 2016).

Behaviour problems are also not exceptional. There are number of behavioural problems that arise from the stressors. Due to these stressors women become addict to smoking, drinking and other drugs. They think that these drugs would relieve them of tension and stress. Women having stress have also problem of sleeplessness as they are not satisfied with their work and working environment, and do not feel any pleasure while doing their work. They avoid going to work and consider it as their liability and not a matter of interest (Schneiderman et al.1992; Arif & Farooqi, 2014; Yadav & Dabhade, 2014). The health is very much affected due to stress problems. This is very obvious when working women will not be healthy then they cannot perform up to the mark.

## 5. Conclusion

The present study highlights that Pakistan is no more different from other countries when coming to working women problems. The interesting thing, highlighted by the study, is the role sexual harassment plays in creating stress among working women. Being a male dominated society women are harassed and are not given due share when the promotional opportunities arise within the organisation. Peers' behaviour is also another factor that plays down women's ambition to succeed professionally. This situation gives birth to disappointment and discouragement leading to stressful conditions that are exhibited by behavioural, psychological and physiological problems among majority of the working women. The study is limited only to women working at secretarial and administrative positions. Future research can be carried out by incorporating women working at the executive levels in both private and public sector organisations. Further, the role of leadership and organizational culture can also be studied especially in terms of glass ceiling effect that women face during their careers and upward promotions to executive levels.

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